

National Flood Insurance Program (NFIP)

The NFIP is a mutual agreement between the Federal government and the City of San Antonio.

NFIP Goals:

- Reduce loss of life and property caused by flooding
- Reduce rising disaster relief costs caused by flooding
- Make affordable Federally backed insurance coverage available to property owners.

Accomplishing NFIP Goals:

- Require new construction and substantial improvements to be flood resistant
- Guide future development away from flood hazard areas
- Transfer flood loss costs from taxpayers to floodplain property owners
- Prohibit new development in designed floodplains that would increase flood heights.

Non-participations in NFIP:

- No flood insurance through NFIP
- No Federal loans (VA, FHA)
- No Federal grants for buildings in flood zones
- Limited Federal disaster assistance
- Local government may be liable for denying citizens the right to purchase flood insurance.

Laws-Acts-Executive Orders- Ordinances:

- National Flood Insurance Act – enacted by Congress in 1968 to create the National Flood Insurance Program
- Ordinance No. 72-29-39 – adopted on June 29, 1972, authorized the Director of Housing and Inspections to review building permit application in flood hazard locations and Planning Commission to review subdivision applications
- Flood Disaster Protection Act of 1973 – created the mandatory purchase of flood insurance for Federally backed loans

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- Ordinance No. 73-38-45 – adopted July 26, 1973, designates the Director of Public Works as the official to assist Federal Insurance Administration on floodplain issues. This is when the City of San Antonio began participating in the NFIP.
- Executive Order 11988 – issued in May 1977, established the one percent chance flood (“100-year flood”) as the standard to be used by all Federal agencies
- Ordinance No. 48700 – adopted November 10, 1977, established the “Floodplain Ordinance, City of San Antonio, Texas”, established a development permit for construction floodplain areas, designated the Director of Public Works as the Floodplain Administrator
- Ordinance No. 49979 – adopted October 26, 1978, adopted the areas of special flood hazard identified by the Federal Insurance Administration on its Flood Hazard Boundary Map
- Ordinance No. 53105 – adopted December 4, 1980, established variance procedures for floodplain development
- Ordinance No. 57969 – adopted December 1, 1983, repealed ordinances 48700, 49979, and 53105 and established a revised “Floodplain Ordinance, City of San Antonio, Texas” and adopted areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) on its Flood Insurance Rate Maps dated December 13, 1985 and all subsequent revisions
- Ordinance No. 65513 – adopted August 13, 1987, the Unified Development Code was adopted
- Ordinance No. 66329 – adopted December 23, 1987, added Division 7, Subdivision A-D-floodplains to Unified Development Code
- Ordinance No. 72635 – adopted November 15, 1990, added requirements for floodplain data submission to the Unified Development Code
- National Flood Insurance Reform Act 1994 – significantly tightens the 1973 Act by imposing new obligations on both mortgage originators and servicers
- Ordinance No. 83604 – adopted February 15, 1996, accepted upper Olmos Creek Watershed Drainage Master Plan
- Ordinance No. 85681 – adopted February 27, 1997, accepted Leon Creek Watershed Master Plan
- Ordinance No. 85913 – adopted April 17, 1997, accepted Salado Creek Watershed Master Drainage Plan
- Ordinance No. 86711 – adopted September 25, 1997, declared the drainage infrastructure of the City to be a Public Utility, adopted drainage regulations developed by the Drainage Regulations Committee to require on-site detention and authorized the

participation in the Regional Storm Water Management Program by requesting to pay a fee in lieu of on-site detention

- Disaster Mitigation Act of 2000 – amended the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1988 authorizing the creation of a pre-disaster mitigation program to make grants to State and local governments and required all communities to have a FEMA approved Hazard Mitigation Plan no later than November 1, 2004 in order to be eligible to apply for Post Disaster Hazard Mitigation Grant Program funds
- Ordinance No 93881 – adopted May 3, 2001, passage of the 2001 Unified Development Code
- Flood Insurance Rate Maps for City of San Antonio – map revised January 4, 2002

The City of San Antonio has kept pace with all the requirements for participation in the NFIP. The City standards for development in and around delineated floodplains exceed the minimum FEMA standards. On July 25, 2003, the City participated in a Community Assistance Visit (CAV), conducted by the State NFIP Coordinator. No violations were identified. This is the highest rating that can be achieved during a CAV.

The City of San Antonio currently has 2,645 flood insurance policies in force with annual premiums totaling \$1,207,663. The policies cover \$386,018,000 in property value.